

# Kiwifruit Hail Top Up Application

If there is insufficient space to answer any questions on this Application or to provide all the information You need to disclose to Us, please attach a separate piece of paper to this Application with all the additional information. This Application form is not a confirmation of cover. It is entirely at Insurer's discretion whether a quotation will be provided to You for this insurance and whether a Policy will be issued. When completing this document and providing information to Us, please note Your Duty of Disclosure in the Notices section of this document. If You do not comply with Your duty, We may cancel the Policy retrospectively.

<b>BROKER DETAILS</b>	Contact	Firm
-----------------------	---------	------

## INSURED INFORMATION - Please complete all sections.

Type	<input type="radio"/> Individual <input type="radio"/> Company/Partnership	Registered for GST ?	<input type="radio"/> Yes <input type="radio"/> No
Name(s)			GST No.
Contact	Phone	Mobile	
Email Address			Fax No.
Postal Address			
Town			Postcode

## INTERESTED PARTIES

Are there any interested parties to be noted on the Schedule of Insurance (e.g. financiers, merchants)?	<input type="radio"/> Yes <input type="radio"/> No	If "Yes", provide details below.
Name		
Address		

## INSURANCE HISTORY - Please tick "Yes" or "No" as appropriate.

Has any insurer ever	(a) cancelled or threatened to cancel Your insurance due to non-payment of premium?	<input type="radio"/> Yes <input type="radio"/> No
	(b) imposed special terms on Your insurance including abnormal excesses or restrictions?	<input type="radio"/> Yes <input type="radio"/> No
	(c) declined a claim or declined to renew Your insurance due to fraud or non-disclosure?	<input type="radio"/> Yes <input type="radio"/> No

If You answered "Yes" to any of the questions above, please provide details below or on a separate page if required.

## DECLARATION AND SIGNATURE - Please read, sign and date.

**I declare that I have:**

- read and understood the Duty of Disclosure notice set out on the first page of the Notices section and have complied with my duty;
- received, read and understood the Policy wording and all of the information contained in this Application and the Notices Page;
- read and understood the Privacy information notice set out in the Policy wording and consent to the uses of personal information contained therein;
- obtained the consent of any other party(ies) on whose behalf personal information has been provided;
- answered every question honestly, fully and frankly; and
- completed this Application personally, or have had it completed by someone else but I/We have checked that all the questions have been answered fully and accurately.

**By signing the Application I authorise Primacy and Allianz to:**

- obtain any information they may need about my claims history from **Zespri Group Ltd** or its claims adjustor, my insurance broker and/or my previous insurer(s) and any other information they may require to decide whether to provide cover and on what terms;
- make enquiries from third parties to verify claims history and other information I have provided; and
- disclose my claims history to any insurance broker I appoint or to any of my previous insurer(s) or a future insurer(s).

<b>SIGNATURE</b> - In own right, or where more than one applicant, on behalf of all applicants.	<b>DATE</b>

# Kiwifruit Hail Top Up Application

NAME OF INSURED \_\_\_\_\_

PROPERTY NAME \_\_\_\_\_

## PROPERTY INFORMATION - *A separate Application is required for each Property. Please complete all sections.*

A Property is considered as all KPIN within 500 metres of each other at the nearest point of bearing vines. A KPIN is the specific Kiwifruit Property Identification Number issued by Zespri Group Limited. All Block(s) associated with one KPIN are considered part of the same KPIN.

Property Name			KPIN(s):	
Property Location details	Regional Council		Coordinates for approximate centre of planted area	
	District		Latitude	
	Post Code		Longitude	
	Street address			
	Nearest cross St		Approx. altitude above sea level	m
Property Manager			Phone	
Are all Areas of kiwifruit under the KPIN(s) forming part of the Property being proposed for insurance under this Policy? If "No" a map must be provided showing which Areas are not being insured.				<input type="radio"/> Yes <input type="radio"/> No
Have any of the Areas proposed for coverage under this Policy already been affected by Hail this season? If "Yes" You must provide Us with a satisfactory third party report on the extent of the damage at Your cost before We can consider Your Application, please discuss this with Your broker.				<input type="radio"/> Yes <input type="radio"/> No

## PRODUCTION HISTORY - *Please complete all sections.*

Provide this Property's production history, including losses. If no losses, mark the estimated Tray(s) lost as "NIL"

Season	KPIN total canopy hectare Area	Estimated Tray(s) lost	Total potential Tray(s)	Cause of loss	Date of loss
2016/17					
2015/16					
2014/15					
2013/14					
2012/13					

# Kiwifruit Hail Top Up Application

NAME OF INSURED \_\_\_\_\_
 PROPERTY NAME \_\_\_\_\_

BLOCK DETAILS - <i>Please complete the following. If insufficient space, please attach a separate page.</i>						
Block ID / Name / Number	KPIN	Variety	Area (Block canopy hectares)	Insured Yield (Tray(s) per Block) (A)	Sum Insured per Tray (\$) (B)	Sum Insured per Block (A x B)
Total canopy hectares					Total Sum Insured	

**ADDITIONAL INFORMATION** - *If this space is insufficient, please attach a separate page to this Application or provide the detail in an electronic format.*

# Kiwifruit Hail Top Up Application

## NOTICES PAGE

Please read this page and keep for Your records.

### Your Duty of Disclosure

Before You enter into a contract of insurance with Us, You have a duty, at law, to disclose to Us all material facts. This duty also applies when You vary, extend or reinstate Your Policy. The same duty applies to any person making statements or providing information on Your behalf.

Information is material if it may influence a prudent Insurer in deciding whether or not to accept cover or alter the Policy, the terms and conditions to operate, including the premium payable.

Examples of information You may need to disclose include but are not limited to:

- anything that increases the risk of an insurance claim;
- subject to the Criminal Records (Clean Slate) Act 2004, any criminal conviction or offence;
- if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- any insurance claim or loss made or suffered in the past five years.

These examples are a guide only. If there is any doubt as to whether a particular piece of information needs to be disclosed, this should be referred to Us.

### Non-Disclosure

If You fail to comply with Your Duty of Disclosure, it may result in the Policy being void from the beginning.

### Privacy Information

Pursuant to the Privacy Act 1993 the following information is provided for Your benefit:

- the Application collects personal information about You;
- the information is collected to evaluate the insurance being sought;
- the intended recipients of the information are Primacy Underwriting Management Limited and Allianz Australia Insurance Limited;
- the information is being collected and held by Allianz Australia Insurance Limited of Level 11, Tower 1, 205 Queen Street, Auckland, 1010 and Primacy Underwriting Management Limited of PO Box 300-767, Albany, Auckland 0752;
- the collection of this information is required pursuant to the common law duty to disclose all the material facts relevant to the insurance sought and is mandatory;
- the failure to provide this information may result in Your Application for insurance being declined, or the Policy being void from the beginning.

You have the right of access to, and correction of, this information subject to the provisions of the Privacy Act 1993.

### Insurers

In accepting Your application, Primacy is acting as agent of the insurer, Allianz Australia Insurance Limited, ABN 15 000 122 850, (incorporated in Australia) Trading as Allianz New Zealand, in arranging, entering into and administering this insurance.

### Not a Renewable Contract

Cover under this Policy is not renewable and ceases on the earlier of when the Period of Insurance specified in the Schedule of Insurance ends, the Policy is cancelled or where the cover ends in accordance with the Policy terms and conditions. If You wish to effect similar insurance for the next growing season, it will be necessary for You to complete a new Application.

### Under-Insurance

If the Area of Crop(s) of the type insured by the Policy and grown on Your Property is found to be more than 10% greater than the sum of the Block Area that is specified in the Schedule of Insurance then this Policy is subject to the average and You shall be considered as being Your own insurer for the difference and shall bear a rateable proportion of the loss accordingly.

If the potential yield of class 1 export grade kiwifruit grown in any Block or Property is found to be more than 15% greater than the Insured Yield specified in the Schedule of Insurance then this Policy is subject to the average and You shall be considered as being Your own insurer for the difference and shall bear a rateable proportion of the loss accordingly.

The Meaning of Subject to Average

- (1) Your Policy contains a provision making it 'subject to average'.
- (2) That provision will have effect only if the property insured under the Policy is underinsured at the time of loss.
- (3) If the property insured under the Policy is underinsured at the time of loss, the following rules apply:
  - (a) If You suffer a total loss, the provision will have no effect;
  - (b) If You suffer a partial loss, the maximum amount that You may recover will bear the same proportion to Your actual loss as the amount for which the property is insured bears to the full value of the property;
  - (c) Whatever Your loss, in no case will You be entitled to recover more than the amount for which the property is insured.

Example: Your property is worth \$20,000. You insure it for \$10,000. You suffer a loss of \$5,000. If Your Policy is 'subject to average', the maximum amount that You may recover will be \$2,500.

### Inspection of records

If requested by Us or Our appointed representative You must give Us all reasonable assistance including access to current and prior years' records (including those held by third parties) so We may verify Your Crop(s) yield or to assist in calculating a claim that has been made under this insurance. We may use satellite imagery and any other available technology to assist Us to verify the Crop(s) yield.

### Inspection of Crop(s)

We may need to physically inspect Your Crop(s). We will provide You with no less than seven (7) days' notice of Our intention to inspect the Crop(s). You must give Us or Our appointed representative all reasonable access and assistance.

# Kiwifruit Hail Top Up Application

## Not affiliated with or endorsed by Zespri

Whilst this Policy utilises information provided to You by Zespri to determine the amount payable it is not endorsed by or associated with Zespri Group Limited.

## Waiting Period

Your insurance cover will not begin until forty eight (48) hours after 4pm Local Time on the day We receive written confirmation of Your acceptance of Our Quotation.

## Insurer Financial Strength Rating

Allianz Australia Insurance Limited has an AA- insurer financial strength rating given by Standard & Poor's (Australia) Pty Limited. The rating scale\* in summary form is:

AAA	Extremely Strong	B	Weak
AA	Very Strong	CCC	Very Weak
A	Strong	CC	Extremely Weak
BBB	Good	R	Regulatory Action
BB	Marginal		

Plus (+) or minus (-): Ratings from "AA" to "CCC" may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories.

\* A full description of the rating scale is available via [www.allianz.co.nz/insurer-rating](http://www.allianz.co.nz/insurer-rating)

An overseas policyholder preference applies. Under Australian law, if Allianz Australia Insurance Limited is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on Allianz Australia Insurance Limited's Australian assets to satisfy New Zealand liabilities.

## PLEASE READ THE POLICY WORDING

This Notices Page is a summary only of some of the aspects of the coverage and does not replace or alter the terms and conditions contained in the Policy wording, Schedule of Insurance and any other document We tell You forms part of the terms and conditions of Your cover. It is important that You read the Policy wording and these documents as they form the terms and conditions of Your Policy.